

Information to identify the case:

Debtor 1	Tammy L. Moore	Social Security number or ITIN xxx-xx-9243
	First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)		EIN -----
	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 20-21282-GLT		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tammy L. Moore
fka Tammy L. Stubbs, fka Tammy L. Coit

8/25/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tammy L. Moore
Debtor

Case No. 20-21282-GLT
Chapter 7

District/off: 0315-2
Date Rcvd: Aug 25, 2021

User: dkam
Form ID: 318

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Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2021:

Recip ID	Recipient Name and Address
db	+ Tammy L. Moore, 2524 Blacks Lane, New Kensington, PA 15068-5009
tr	+ Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
cr	+ Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15231363	+ Allegheny Health Ntwork, PO Box 645266, Pittsburgh, PA 15264-5250
15231373	+ CC Holdings/CardMember Services/Merrick, 101 Crossways Park Dr W, Woodbury, NY 11797-2020
15231377	+ Clearview Federal Credit Union, Attn: Bankruptcy, 1453 Beers School Road, Moon, PA 15108
15257002	+ FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE CORP., Bankruptcy Department,, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
15231387	+ Freedom Mortgage Corporation, 907 Pleasant Valley Ave, Mount Laurel, NJ 08054-1210
15231388	+ Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
15231389	+ GC Services Limited Patniership, PO Box 3026, Houston, TX 77253-3026
15231392	+ Kay Jordan, 1112 Seventh Avenue, Monroe, WI 53566-1364
15231393	+ LVNV Funding LLC, 200 Meeting Street, Suite 206, Charleston, SC 29401-3187
15231394	+ Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
15231395	+ Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15231398	+ Shope Your Way, PO Box 6276, Sioux Falls, SD 57117-6276
15231402	+ USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121
15231403	+ USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 26 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RSVVCBICNOTICE1@state.pa.us	Aug 25 2021 23:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 26 2021 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RSVVCBICNOTICE1@state.pa.us	Aug 25 2021 23:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Aug 26 2021 03:33:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Aug 26 2021 03:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15231362	+ Email/Text: bdsupport@creditmanagementcompany.com	Aug 25 2021 23:23:00	AHN-Physicians, c/o CMC, 2121 Noblestown Road, PO Box 16346, Pittsburgh, PA 15242-0346
15231366	EDI: ARSN.COM		

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15231367	+ EDI: ATTWIREBK.COM	Aug 26 2021 03:33:00	ARS National Service Inc., PO Box 469046, Escondido, CA 92046-9046
15231365	+ EDI: GMACFS.COM	Aug 26 2021 03:33:00	AT&T*, c/o Bankruptcy, 4331 Communications Dr, Flr 4W, Dallas, TX 75211-1300
15240461	EDI: GMACFS.COM	Aug 26 2021 03:33:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15231364	+ EDI: GMACFS.COM	Aug 26 2021 03:33:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
15244634	+ EDI: RECOVERYCORP.COM	Aug 26 2021 03:33:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
15231368	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 25 2021 23:23:30	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15256872	Email/PDF: resurgentbknotifications@resurgent.com	Aug 25 2021 23:23:50	CACH LLC, 370 17th Street, Suite 5000, Denver, CO 80202-5616
15231372	+ Email/PDF: MerrickBKNNotifications@Resurgent.com	Aug 25 2021 23:23:38	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15237978	Email/PDF: MerrickBKNNotifications@Resurgent.com	Aug 25 2021 23:23:29	CC Holdings/CardMember Services, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
15231370	+ EDI: CAPITALONE.COM	Aug 26 2021 03:33:00	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15231369	+ EDI: CAPITALONE.COM	Aug 26 2021 03:33:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15231371	+ EDI: CITICORP.COM	Aug 26 2021 03:33:00	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
15231374	+ EDI: CITICORP.COM	Aug 26 2021 03:33:00	Cbna, Attn: Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15231375	+ Email/Text: bankruptcy@clearviewfcu.org	Aug 25 2021 23:23:00	Citibank, NA, Po Box 6217, Sioux Falls, SD 57117-6217
15231378	+ Email/Text: mediamanagers@clientservices.com	Aug 25 2021 23:22:00	Clearview Federal Credit Union, 8805 University Blvd, Moon, PA 15108-4212
15231379	+ EDI: CONVERGENT.COM	Aug 26 2021 03:33:00	Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
15231380	+ Email/Text: clientservices@credit-control.com	Aug 25 2021 23:23:25	Convergent, 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004
15231382	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 25 2021 23:23:29	Credit Control, LLC, 5757 Phantom Drive, Suite 330, Hazelwood, MO 63042-2429
15231381	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 25 2021 23:23:29	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15231385	EDI: DIRECTV.COM	Aug 26 2021 03:33:00	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15231383	+ EDI: CITICORP.COM	Aug 26 2021 03:33:00	Direct TV*, PO Box 6550, Greenwood Village, CO 80155-6550
15231384	+ EDI: CITICORP.COM	Aug 26 2021 03:33:00	Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15254606	EDI: Q3G.COM	Aug 26 2021 03:33:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657

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15234834	+ EDI: DIRECTV.COM	Aug 26 2021 03:33:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
15231386	+ Email/Text: bknotice@ercbpo.com	Aug 25 2021 23:23:00	ERC, PO Box 57610, Jacksonville, FL 32241-7610
15231390	+ Email/Text: BankruptcyNotices@hughes.com	Aug 25 2021 23:22:00	Hughes Net, c/o Hughes Network Systems, 11717 Exploration Lane, Germantown, MD 20876-2711
15231391	EDI: IRS.COM	Aug 26 2021 03:33:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15242862	+ EDI: CBSMASON	Aug 26 2021 03:33:00	K. Jordan, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15232747	Email/PDF: resurgentbknotifications@resurgent.com	Aug 25 2021 23:23:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15252080	+ EDI: MID8.COM	Aug 26 2021 03:33:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15231396	EDI: CBS7AVE	Aug 26 2021 03:33:00	Monroe & Main, 1112 7th Avenue, Monroe, WI 53566-1364
15242861	+ EDI: CBS7AVE	Aug 26 2021 03:33:00	Monroe & Main, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15231397	EDI: PRA.COM	Aug 26 2021 03:33:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15245402	EDI: PRA.COM	Aug 26 2021 03:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15231399	EDI: CBSMASON	Aug 26 2021 03:33:00	Stoneberry, P.O. Box 2820, Monroe, WI 53566-8020
15242864	+ EDI: CBSMASON	Aug 26 2021 03:33:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15231706	+ EDI: RMSC.COM	Aug 26 2021 03:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15231401	+ EDI: RMSC.COM	Aug 26 2021 03:33:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orlando, FL 32896-5064
15231400	+ EDI: RMSC.COM	Aug 26 2021 03:33:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
15380451	EDI: WFFC.COM	Aug 26 2021 03:33:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
15231404	EDI: WFNNB.COM	Aug 26 2021 03:33:00	Venus, PO Box 182125, Columbus, OH 43218-2125

TOTAL: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
aty	*+	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
15231376	*+	Clearview Federal Credit Union, 8805 University Blvd, Moon, PA 15108-4212

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmllawgroup.com
Kenneth Steidl	on behalf of Debtor Tammy L. Moore julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfcbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Lisa M. Swope, Chapter 7 Trustee	on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com, PA73@ecfcbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Maria Miksich	on behalf of Creditor FREEDOM MORTGAGE CORPORATION mmiksich@kmllawgroup.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 8